

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor  
PROF-2013-S3 Legal title Trust, by U.S. Bank National  
Association, as Legal Title Trustee

In Re:  
Michael J. Hardy & Theresa Hardy,  
  
Debtors.



Order Filed on August 18, 2017  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

Case No.: 12-21887-JNP

Adv. No.:

Hearing Date: 5/16/2017 @ 10:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

**ORDER GRANTING STAY RELIEF & RESOLVING MOTION FOR RELIEF FROM  
STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: August 18, 2017**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtor: Michael J. Hardy & Theresa S. Hardy

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Caption of Order: ORDER GRANTING STAY RELIEF & RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PROF-2013-S3 Legal Title Trust, by U.S. Bank National Association, as Legal Title Trustee, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 520 Washington Terrace, Audubon Boro, NJ 08106, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Daniel Reinganum, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 15, 2017, the automatic stay is vacated to permit Secured Creditor to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue Secured Creditor's rights in the land and premises commonly known as 520 Washington Terrace, Audubon Boro, NJ 08106 and there shall be no 14 day stay to this order; and

It is further **ORDERED, ADJUDGED and DECREED** that after August 15, 2017, Secured Creditor, its successors or assigns, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including but not limited to a loan modification, short sale, or deed-in-lieu of foreclosure. Additionally any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code; and

It is further **ORDERED, ADJUDGED and DECREED** that any post-petition arrears pass through the bankruptcy unaffected and are not discharged; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.